

### **Amendments to the Claims**

This listing of claims will replace all prior versions and listings of claims in the application:

#### **Listing of Claims**

1-37. (Cancelled)

38. (Currently Amended)     A method for accessing funds associated with a financial instrument, comprising:

generating by a financial system a funds-access code including the steps of

generating by a computer a random code that is the funds-access code;

creating and storing a fund access code record containing the generated fund-access code and accompanying identification information about a recipient in a database ~~on a computer readable medium~~ accessible to a computer connected to a communication network, and

linking the fund access code record ~~containing the fund access code~~ to a financial instrument containing funds;

supplying the funds-access code to the recipient;

receiving by a distributor of the financial system of ~~presenting~~ the funds-access code by ~~the from the~~ recipient ~~to a distributor~~;

validating by the distributor the presented funds-access code ~~including the steps of~~

~~transmitting by the distributor the presented fund access code and recipient information via a remote computer connected to the communication network,~~

by comparing the ~~transmitted~~ presented fund-access code and the  
recipient's identification information with the information in the fund access code  
record in the database via a remote computer connected to the communication  
network; and

~~receiving by the distributor confirmation of confirming the validity of the~~  
~~presented fund-access code via the remote computer;~~

activating by the distributor a carryable funds-access device after confirmation of the  
presented fund-access code including the steps of

activating one of multiple inactive carryable funds-access devices located  
at the distributor's location,

creating and storing a funds-access device record representing the  
activated funds-access device in the database via the remote computer connected  
to the communication network, and

linking via the remote computer connected to the communication network  
the funds-access device record to the financial instrument that is currently linked  
to the fund access code record;

presenting by the distributor the recipient with the activated ~~fund-access~~ fund-access  
device;

~~utilization of the activated funds-access device by the recipient;~~

~~accessing by the recipient of the funds within the financial instrument using the funds-~~  
~~access device at an automatic teller machine disposed at a location remote from a location of the~~  
~~distributor~~

dispensing by the financial system the funds associated with the financial instrument in response to the utilization of the funds access device at a location remote from a location of the distributor.

39. (Previously Presented) The method of claim 38, wherein the financial instrument is an instrument representative of a funds-transfer.

40. (Previously Presented) The method of claim 38, wherein the financial instrument is a check, and the funds-access code is a check number.

41. (Previously Presented) The method of claim 38, wherein the funds-access device is a carrying card having a magnetic stripe containing data; and the step of accessing the funds is carried out upon reading the data from the magnetic stripe on the carrying card.

42. (Previously Presented) The method of claim 38, wherein the step of activating a funds-access device further includes the step of providing the recipient with a personal code, and wherein the step of accessing the funds is carried out by utilizing the funds-access device and providing the personal code by the recipient.

43. (Previously Presented) The method of claim 42, wherein the funds-access device is an ATM card usable at automatic teller machines and the personal code is a PIN; and wherein the step of accessing the funds is carried out by the recipient supplying the ATM card and the PIN to one of the automatic teller machines.

44. (Previously Presented) The method of claim 43, wherein the step of accessing the funds is carried out by the steps of requesting by the recipient a designated amount of cash, dispensing by the automatic teller machine the requested cash, and updating the financial

instrument associated with the funds to reflect dispensing of the designated amount of cash to the recipient.

45. (Previously Presented) The method of claim 38, further comprising the steps of storing the financial instrument and the funds-access device in a relational database.

46. (Previously Presented) The method of claim 38, further comprising the steps of specifying a selected recipient by the financial instrument and associating the financial instrument with a receiving financial instrument identity record identifying the recipient.

47. (Previously Presented) The method of claim 46, further comprising the step of verifying by the distributor a matching of the identity of the recipient to an identity identified by the receiving financial instrument identity record of the financial instrument associated with the supplied funds access code, and wherein the steps of activating and accessing steps are carried out only if the match is verified.

48. (Previously Presented) The method of claim 47, wherein the financial instrument, the funds-access device record, and the receiving financial instrument identity record are stored in a relational database.

49. (Currently Amended) A method for accessing funds associated with a financial instrument, comprising:

generating by a computer a funds record of funds linked with a financial instrument in a database on a computer readable medium accessible to a computer connected to a communication network, the funds record including identification information of an indented recipient;

transferring by the computer a value of funds into the funds record in the database;

activating a carryable funds-access device including the steps of

validating the identity of the recipient with the identification information  
of the intended recipient in the funds record using a remote computer connected  
to the communication network;

creating and storing by a the remote computer ~~connected to the~~  
~~communication network~~ a funds-access device record in the database linked to the  
carryable funds-access device, and

linking by the remote computer the carryable funds-access device record  
in the database with the financial instrument;

~~utilizing the activated carryable funds-access device and~~

~~accessing of the funds within the financial instrument using the carryable funds-access~~  
~~device~~

dispensing funds associated with the financial instrument in response to the utilization of  
the activated funds-access device.

50. (Previously Presented) The method of claim 49, wherein the financial instrument is  
a funds-transfer.

51. (Previously Presented) The method of claim 49, wherein the financial instrument is  
a check made out to the recipient.

52. (Previously Presented) The method of claim 49, wherein the funds-access device is  
a card having a magnetic stripe containing information for accessing the funds associated with  
the financial instrument.

53. (Previously Presented) The method of claim 52, wherein the step of activating is carried out upon supply a personal code associated with the card.

54. (Previously Presented) The method of claim 53, wherein the card is an ATM card, the personal code is a PIN, and the accessing step is carried out by using an automatic teller machine (ATM).

55. (Previously Presented) The method of claim 54, further comprising the step of updating the funds associated with the financial instrument to reflect an amount of funds accessed by the recipient.

56. (Previously Presented) The method of claim 49, wherein the financial instrument and the funds-access device record are stored in a relational database.

57. (Previously Presented) The method of claim 49, wherein the financial instrument specifies a specific recipient and is associated with a receiving financial instrument identity record identifying the specific recipient.

58. (Previously Presented) The method of claim 57, further comprising the step of verifying a matching of the identity of the recipient using the funds-access device to the specific recipient identified by the receiving financial instrument identity record of the financial instrument associated with the funds-access device; and wherein the steps of activating and accessing are carried out only if the match is verified.

59. (Previously Presented) The method of claim 58, wherein the financial instrument, the funds-access device record, and the receiving financial instrument identity record are stored in a relational database.

60. (Currently Amended) A method for creating an account from funds associated with a financial instrument, comprising:

generating by a computer a funds record of funds linked with a financial instrument in a database on a computer readable medium accessible to a computer connected to a communication network, the funds record including identification information of an intended recipient;

transferring by the computer a value of funds into the funds record in the database;  
creating by the computer an account and storing an account record representing the account in the database;

depositing the funds linked with the financial instrument into the account; and

~~utilizing an activated carryable funds access device~~

dispensing funds associated with the financial instrument in response to the utilization of an activated funds-access device.

61. (Previously Presented) The method of claim 60, wherein the financial instrument is a funds-transfer.

62. (Previously Presented) The method of claim 60, wherein the financial instrument is a check made out to a recipient to access the funds in the account.

63. (Previously Presented) The method of claim 60, wherein the depositing step is carried out by an agent of a bank.

64. (Cancelled)

65. (Previously Presented) The method of claim 60, wherein the funds-access device is a card having a magnetic stripe containing information for accessing the funds in the account.

66. (Previously Presented) The method of claim 65, further comprising the step of generating a personal code, and the accessing step is carried out only upon supplying the personal code.

67. (Previously Presented) The method of claim 66, wherein the card is an ATM card, the personal code is a PIN, and the accessing step is carried out by utilizing the ATM card at an automatic teller machine.

68. (Previously Presented) The method of claim 67, wherein the accessing step includes the steps of requesting cash from the funds in the account, dispensing by the automatic teller machine the requested cash; and updating the funds in the account to reflect the dispensed cash.

69. (Previously Presented) The method of claim 60, wherein the account record is stored in a relational database.

70. (Previously Presented) The method of claim 60, wherein the financial instrument specifies a specific recipient and is associated with a receiving financial instrument identity record identifying the specific recipient.

71. (Previously Presented) The method of claim 70, further comprising the step of verifying a matching of the identity of the recipient seeking access to the funds to the specific recipient identified by the receiving financial instrument identity record of the financial instrument; and wherein the steps of transferring and accessing are carried out only if the match is verified.

72. (Previously Presented) The method of claim 71, wherein the financial instrument and the receiving financial instrument identity record are stored in a relational database.



73. (Currently Amended) A method for creating an account from funds associated with a financial instrument, comprising:

- generating by a computer a funds-access code for accessing funds linked with a financial instrument;
- linking the funds-access code with the financial instrument;
- providing the funds-access code to a recipient;
- creating an account and storing by the computer an account record representing the account in response to the recipient providing the funds-access code in a database on a computer readable medium accessible to a computer connected to a communication network;
- depositing funds linked with the financial instrument into the account;
- activating a carryable funds-access device including the steps of
  - creating and storing by a remote computer connected to the communication network a funds-access device record in the database linked with the carryable funds-access device, and
  - linking by the remote computer the funds-access device record in the database with the financial instrument;
- supplying the funds-access device to the recipient;
- ~~utilizing the activated carryable funds-access device, and~~
- ~~accessing by the recipient of the funds within the financial instrument using the funds-access device~~

dispensing the funds associated with the financial instrument in response to the utilization of the funds-access device.

74. (Previously Presented) The method of claim 73, wherein the financial instrument is a funds-transfer.

75. (Previously Presented) The method of claim 73, wherein the financial instrument is a check made out to the recipient.

76. (Previously Presented) The method of claim 73, wherein the accessing step is carried out by an agent of a bank.

77. (Cancelled)

78. (Previously Presented) The method of claim 73, wherein the funds-access device is a card having a magnetic stripe containing information for accessing the funds in the account.

79. (Previously Presented) The method of claim 78, further comprising the step of generating a personal code, and the accessing step is carried out only upon supplying the personal code by the recipient.

80. (Previously Presented) The method of claim 79, wherein the card is an ATM card, the personal code is a PIN, and the accessing step is carried out by using the ATM card at an automatic teller machine.

81. (Previously Presented) The method of claim 80, wherein the accessing step includes the steps of requesting cash from the funds in the account, dispensing by the automatic teller machine the requested cash; and updating the funds in the account to reflect the dispensed cash.

82. (Previously Presented) The method of claim 73, wherein the account record and the funds-access device record are stored in a relational database.

83. (Previously Presented) The method of claim 73, wherein the financial instrument specifies a specific recipient and is associated with a receiving financial instrument identity record identifying the recipient.

84. (Previously Presented) The method of claim 83, further comprising the step of verifying a matching of the identity of the recipient providing the funds-access code to the specific recipient identified by the receiving financial instrument identity record of the financial instrument being accessed; and wherein the steps of creating, depositing and accessing are carried out only if the match is verified.

85. (Previously Presented) The method of claim 84, wherein the financial instrument and the receiving financial instrument identity record are stored in a relational database.

86-87. (Cancelled).

88. (Previously Presented) The method of claim 38, wherein accessing the funds comprises supplying to the recipient the funds in the form of cash.